

FIG. 1

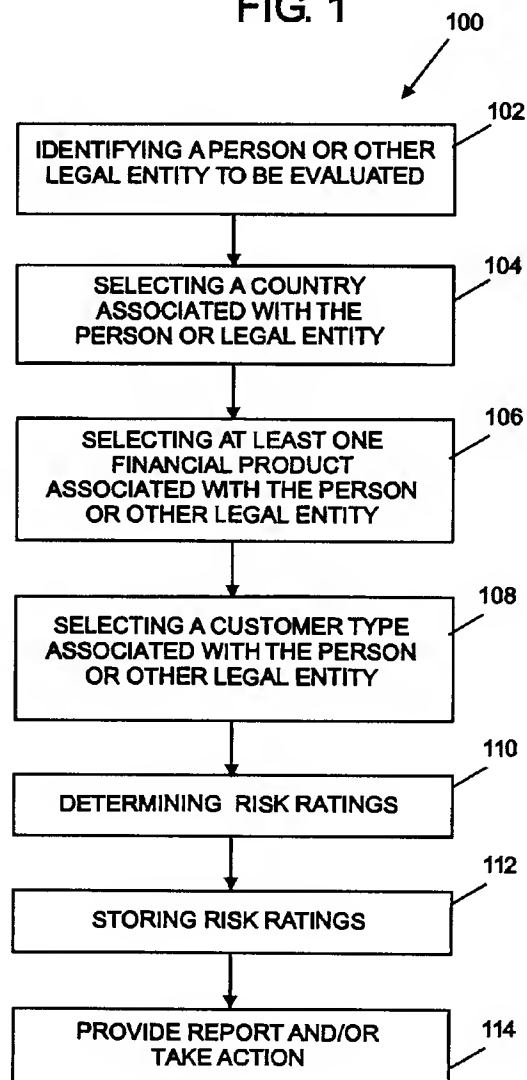
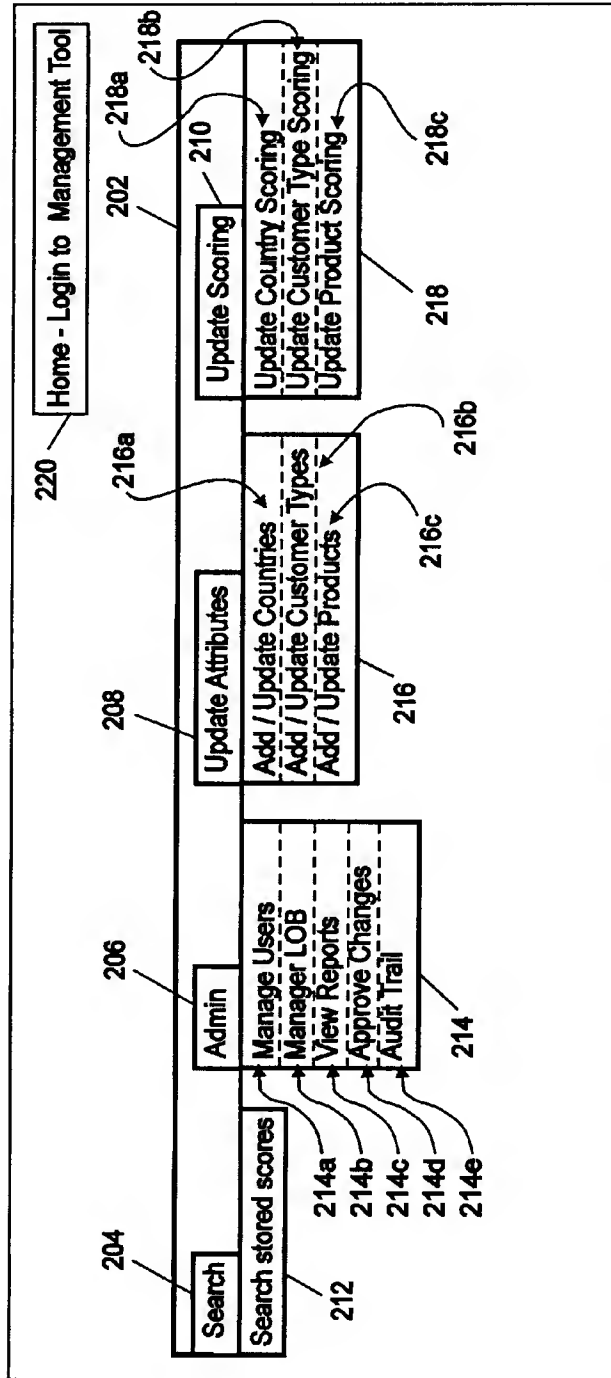


FIG. 2

200



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300

FIG. 3A

| Search | | | | | | | | | | | | | |
|---|---|-------------------------|-------|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|-------------------------------------|--|
| AML Risk Rating | | | | | | | | | | | | | |
| Calculation Information | | | | | | | | | | | | | |
| Associate Info | | | | | | | | | | | | | |
| Name | Free-form text box - Type Last Name, First Name | | | | | | | | | | | | |
| LOB | Drop-down list with (WIM, CCB, GCIB, GTS) <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| Customer Name | | | | | | | | | | | | | |
| Free-form text box - Type Last Name, First Name | | | | | | | | | | | | | |
| Country Info | | | | | | | | | | | | | |
| Primary Country | <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| View country detailed information on Discovery | | | | | | | | | | | | | |
| Product Info | | | | | | | | | | | | | |
| Product Type | <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| Available Products | <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| <input type="button" value="Submit this product"/> | | | | | | | | | | | | | |
| Please "submit" at least 1 product and no more than 5. | | | | | | | | | | | | | |
| <table border="1"><thead><tr><th>Selected Products</th><th>Score</th></tr></thead><tbody><tr><td><input checked="" type="checkbox"/></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td></td></tr></tbody></table> | | Selected Products | Score | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | |
| Selected Products | Score | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | |
| Customer Info | | | | | | | | | | | | | |
| Customer Type | Drop-down option with customer types listed <input checked="" type="checkbox"/> | | | | | | | | | | | | |
| <input type="button" value="Submit this customer type"/> | | | | | | | | | | | | | |
| Please "submit" at least 1 customer type and no more than 2. | | | | | | | | | | | | | |
| <table border="1"><thead><tr><th>Selected Customer Types</th><th>Score</th></tr></thead><tbody><tr><td><input checked="" type="checkbox"/></td><td></td></tr><tr><td><input checked="" type="checkbox"/></td><td></td></tr></tbody></table> | | Selected Customer Types | Score | <input checked="" type="checkbox"/> | | <input checked="" type="checkbox"/> | | | | | | | |
| Selected Customer Types | Score | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | |
| <input checked="" type="checkbox"/> | | | | | | | | | | | | | |
| <input type="button" value="CALCULATE RISK"/> <input type="button" value="Reset Form"/> | | | | | | | | | | | | | |

FIG. 3B

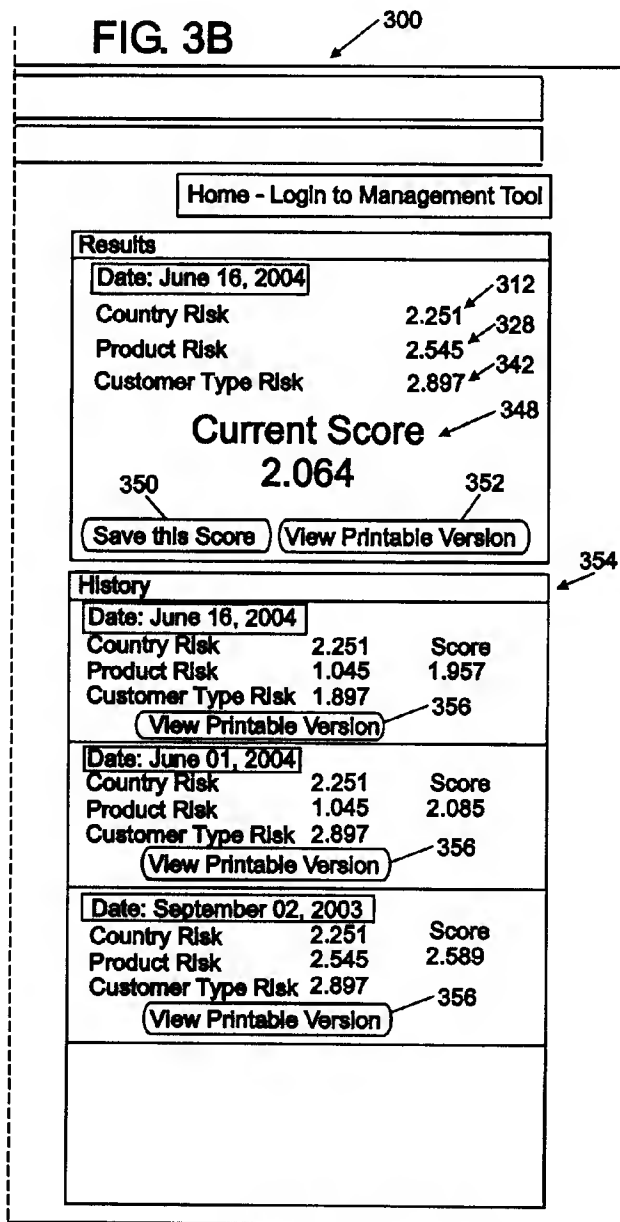


FIG. 3

FIG.
3A

FIG.
3B

FIG. 4

400

402 Printed: June 6, 2004 418
Score Generated: June 6, 2004 420

AML Risk Rating Report

Customer Name Tyler Reynolds 404

Country Info 408

| Primary Country | Score |
|-----------------|-------|
|-----------------|-------|

Product Info 410

| Product Name 1 | Score 1 |
|----------------|---------|
| Product Name 2 | Score 2 |

Customer Info 412

| Customer Type 1 | Score 1 |
|-----------------|---------|
|-----------------|---------|

Results 414

| | |
|--------------------|-------|
| Country Risk | 2.251 |
| Product Risk | 1.045 |
| Customer Type Risk | 2.897 |

AML Risk Rating
2.064

Report Generated by: Diana Pak
T&O 416

FIG. 5

500

Home - Login to Management Tool

Search

Search stored scores 502

Search Screen

Search Criteria

Enter search criteria (Last, First) or (LOB) 504

Search 506

Search Results

Customer Name

LOB

508

FIG. 6

600

Home - Logout

602

Search Admin Update Attributes Update Scoring

604

Manage Users
Manage LOB
View Reports
Approve Changes
Audit Trail

Manage User

Add/Update Users

NB ID 606 Search 608

Name 610 Diana Pak (NBKUBBS)

Role 612 System Admin 614

616 Save

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FIG. 7

Search

Admin

Update Attributes

Update Scoring

Home - Logout

Manage Users

Manage LOB

View Reports

Approve Changes

Audit Trail

LOB Updates

700

Choose a LOB to manage

702

| LOB | Description | Status | 708 |
|-----|-------------|----------|-----|
| WIM | BACAP | Active | ▽ |
| CCB | | Inactive | ▽ |
| GTS | LATAM | Active | ▽ |

Submit

704

LOB Add

710

Add LOB

712

LOB GCIB

714

Status Active

716

Submit

8/24
14033.44-000044

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FIG. 8

Search

Admin

Manage Users

Manage LOB

View Reports

Approve Changes

Audit Trail

Update Attributes

Update Scoring

Home - Logout

800

801

View Reports

Generate Custom Report

Date Parameters

Start Date

End Date

802

804

806

808

Select Parameters

Filter by Country

Filter by Customer Type

Filter by Product Type

Filter by LOB

AML Risk Rating Scores between

and

810

812

814

816

818

820

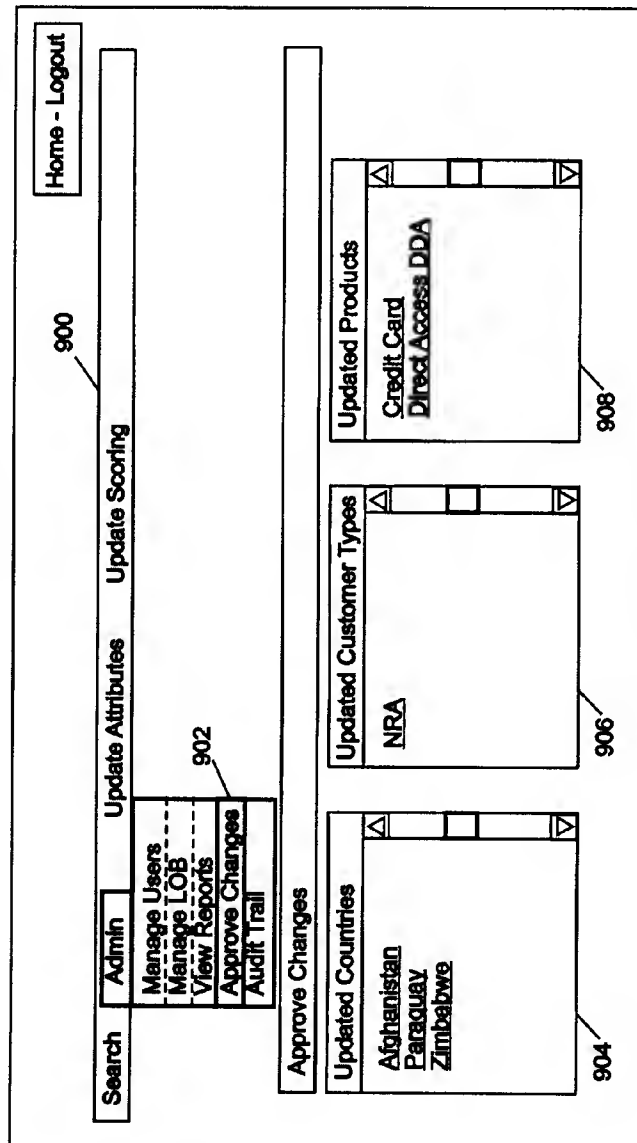
822

Generate Report

Export Report to CSV

824

FIG. 9



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10/24
14033.44-000044

FIG. 10

Search

Admin

Manage Users

Manage LOB

View Reports

Approve Changes

Audit Trail

1000

Update Attributes

Update Scoring

Home - Logout

1002

View Changes

Generate Custom Report

1004

1006

1008

1010

1012

1014

1016

1018

1020

11/24
14033.44-000044

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12/24
14033.44-000044

FIG. 11

1100

| | | | | | | |
|---|--------------|---------|-------------------|------------------|-----------------------|--|
| 1102 | | | | | Printed: June 6, 2004 | |
| AML Risk Rating Report | | | | | | |
| Date | Element Type | Element | Previous Data | Current Data | Party Responsible | |
| 6/25/04 | Country | Iran | NCJ Question: Yes | NCJ Question: No | Joe Smith | |
| <div>Print</div> <div>Export to PDF</div> | | | | | | |

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FIG. 12

| |
|----------|
| FIG. 12A |
| FIG. 12B |

FIG. 12A

| | | | | | | | |
|--|--|------------------------|--|-----------------------------|--|---------------|--|
| Search Admin | | Update Attributes | | Update Scoring | | Home - Logout | |
| | | Add / Update Countries | | Add / Update Customer Types | | 1200 | |
| | | Add / Update Products | | | | 1202 | |
| 1204 | | | | | | 1214 | |
| Add / Update Countries | | | | | | | |
| Find Country | | | | Add Country | | | |
| Update which country | | 1206 | | Name of new country to add | | 1216 | |
| | | 1212 | | Submit | | 1218 | |
| 1208 | | | | | | | |
| Update Country Information | | | | | | | |
| Country Name | | 1220 | | Current Score | | 1260 | |
| View country detailed information on Discovery | | 1222 | | 1.234 | | | |
| FATF, FINCEN, or OECD countries (uncooperative jurisdictions): | | Yes | | 1224 | | | |
| Terrorist Related Activities (On OFAC list): | | Yes | | 1226 | | | |
| International Narcotics Strategy Report Rating: | | Concern | | 1228 | | LOW | |
| FATF Member: | | Applied Member | | 1230 | | | |

| | | |
|--|--|---|
| Party to 1988 UN Convention: | Yes <input type="checkbox"/> 1232 | 1234 |
| Quality of local laws and regulations: | Answers <input type="checkbox"/> 1236 | |
| Level of government support: | Answers <input type="checkbox"/> 1238 | |
| Strength of the banking industry: | Answers <input type="checkbox"/> 1240 | |
| Quality of banking regulation / oversight: | Answers <input type="checkbox"/> 1242 | |
| Financial Institution Risk Rating: | Answers <input type="checkbox"/> 1242 | |
| <div>Country Notes <input type="text"/> 1244</div> | | |
| Last Updated By | Associate Name <input type="text"/> 1252 | Last Approved By <input type="text"/> 1256 |
| Last Updated Date | Date <input type="text"/> 1254 | Last Approved Date <input type="text"/> 1248 |
| <input type="button" value="Delete"/> 1246 | | <input type="button" value="Save Changes"/> 1248 |
| | | <input type="button" value="Approve Changes"/> 1250 |

FIG. 12B

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FIG. 13A

1300

Home - Logout

1304

SearchAdminUpdate AttributesUpdate Scoring

Add / Update Countries

Add / Update Customer Types

Add / Update Products

Add / Updates Customer Type

Find Customer Type

Update which customer type1306Submit13121308

Add Customer Type

Name of new customer type to add1316Submit1318

Update Customer Type Information

Customer Type1310

Customer Type1320

Currently Monitored:1322Yes1324

Level of KYC Detail:1326HYes

Customer Type known to be high risk for terrorist related activities? (Yes/Possible/No):

Current Score1.2341346

LOW

Customer Type known to be high risk under the
USA PATRIOT ACT or other recognized sources,
e.g. FATF, FinCEN, OECD? (Yes/No)

Yes ☐ No ☐ 1328

Customer Type Notes 1330

| Last Updated By | Associate Name | Last Approved By | Associate Name |
|-----------------|----------------|------------------|----------------|
| 1338 | | 1342 | |

Last Updated Date 1340

Date 1342

Last Approved Date 1334

Date 1344

Delete 1332

Save Changes 1336

Approve Changes 1336

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FIG. 13B

FIG. 13

FIG. 13A

FIG. 13B

FIG. 14A

1400

Home - Logout

1404

Search Admin

Update Attributes Update Scoring

Add / Update Countries

Add / Update Customer Types

Add / Update Products

1402

1414

Add / Updates Products

Find Product

Update which product

1406

Submit

1412

1408

Add Product

Name of new product to add

Submit

1416

1418

Update Product Information

Product Name

1420

Product Type

1422

Customer Sophistication:

1424

1426

1428

1430

Product Sophistication:

KYC Detail:

1456

Current Score

1.234

LOW

Propensity for money laundering: 1432

Product currently monitored: 1434

Easy to Access: 1436

Historically attractive to terrorists: 1438

Product Notes 1440

Last Updated By 1448

Last Updated Date 1450

Delete 1442

Save Changes 1444

Approve Changes 1454

Last Approved By 1452

Last Approved Date 1454

FIG. 14A

FIG. 14B

FIG. 14

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FIG. 14B

FIG. 14

FIG. 15A

Search

Admin

Update Attributes

Update Scoring

Home - Logout

1500

1524

Update Country Scoring

Update Customer Type

Update Product Scoring

Update Country Scoring

Update Country Scoring Information

1502

1522

1510

1518

1522

1522

Non-cooperative Jurisdiction

100%

Answer

Score

Yes

5.00

No

1.00

Party to 88 UN Convention

100%

Answer

Score

Yes

1.00

No

3.00

N/A

2.00

Quality of Banking Regulations and Oversight

100%

Answer

Score

<No Rating>

3.00

Little or no oversight of banking industry

3.00

1504

OFAC

100%

Answer

Score

Yes

3.00

No

1.00

Quality of Local Laws

1512

Answer

Score

<No Rating>

3.00

Acceptable local laws/AML Regulations incorporate FATF min guidelines

1.00

| | | | | | |
|--|-------|---|-------|------|--|
| 1506 | | 1514 | | 1522 | |
| Intl Narcotics Strategy Report | | Government Support | | 100% | |
| Answer | Score | Answer | Score | | |
| <input checked="" type="checkbox"/> <No Rating> | 3.00 | <input checked="" type="checkbox"/> <No Rating> | 3.00 | | |
| <input checked="" type="checkbox"/> Concern | 2.00 | <input checked="" type="checkbox"/> Sporadic law enforcement... | 3.00 | | |
| <input checked="" type="checkbox"/> Monitored | 1.00 | <input checked="" type="checkbox"/> Vigorously enforced law & reg.. | 1.00 | | |
| 1508 | | 1516 | | 1522 | |
| Member of FATF | | Strength of Banking Industry | | 100% | |
| Answer | Score | Answer | Score | | |
| <input checked="" type="checkbox"/> Applied for membership | 2.00 | <input checked="" type="checkbox"/> <No Rating> | 3.00 | | |
| <input checked="" type="checkbox"/> No | 3.00 | <input checked="" type="checkbox"/> Growth is safe & sound... | 2.00 | | |
| <input checked="" type="checkbox"/> Yes | 1.00 | <input checked="" type="checkbox"/> Mature and Strong | 1.00 | | |
| 1520 | | 1522 | | 1522 | |
| Financial Institution Risk Rating | | Financial Institution Risk Rating | | 100% | |
| Answer | Score | Answer | Score | | |
| <input checked="" type="checkbox"/> <No Rating> | 3.00 | <input checked="" type="checkbox"/> <No Rating> | 3.00 | | |
| <input checked="" type="checkbox"/> 1-6 | 1.00 | <input checked="" type="checkbox"/> 1-6 | 1.00 | | |
| <input checked="" type="checkbox"/> 7-8 | 2.00 | <input checked="" type="checkbox"/> 7-8 | 2.00 | | |
| <input type="checkbox"/> Save Changes | | | | | |

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FIG. 15A

FIG. 15

FIG. 15B

FIG. 15B

1600

Home - Logout

Search Admin Update Attributes

Update Scoring

Update Country Scoring

Update Customer Type Scoring

Update Product Scoring

1612

Update Customer Type Scoring

Update Customer Type Scoring Information

1602

1606

1604

1608

1610

1610

1614

FIG. 16

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FIG. 17A

Search

Admin

Update Attributes

Update Scoring

Home - Logout

1700

1718

Update Country Scoring

Update Customer Type Scoring

Update Product Scoring

Update Product Scoring

Update Product Scoring Information

Customer Sophistication

1716

1702

| Answer | Score |
|---------------------------------------|-------|
| <input checked="" type="checkbox"/> H | |
| <input checked="" type="checkbox"/> M | |
| <input checked="" type="checkbox"/> L | |

Currently monitored

1716

1710

| Answer | Score |
|---|-------|
| <input checked="" type="checkbox"/> No | |
| <input checked="" type="checkbox"/> Yes | |

Product Sophistication

1716

1704

| Answer | Score |
|---------------------------------------|-------|
| <input checked="" type="checkbox"/> H | |
| <input checked="" type="checkbox"/> M | |
| <input checked="" type="checkbox"/> L | |

Ease to access

1716

1712

| Answer | Score |
|---|-------|
| <input checked="" type="checkbox"/> No | |
| <input checked="" type="checkbox"/> Yes | |

Level of KYC data

100%

| Answer | Score |
|---------------------------------------|-------|
| <input checked="" type="checkbox"/> H | |
| <input checked="" type="checkbox"/> M | |
| <input checked="" type="checkbox"/> L | |

Attractiveness to terrorists

100%

| Answer | Score |
|---------------------------------------|-------|
| <input checked="" type="checkbox"/> H | |
| <input checked="" type="checkbox"/> M | |
| <input checked="" type="checkbox"/> L | |

Propensity to money laundering

100%

| Answer | Score |
|---------------------------------------|-------|
| <input checked="" type="checkbox"/> H | |
| <input checked="" type="checkbox"/> M | |
| <input checked="" type="checkbox"/> L | |

Save Changes

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FIG. 17B

FIG. 17A

FIG. 17

FIG. 17B

